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684.1002
5-27-03

UNITED STATES PATENT AND TRADEMARK OFFICE

Re: Application of: Bill DESANE
Serial No.: 09/882,992
Filed: June 14, 2001
For: BUSINESS METHOD FOR ACQUISITION OF
DEBTOR REAL ESTATE AND RESTRUCTURING
OF DEBT

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

May 16, 2003

Dear Sir:

Pursuant to M.P.E.P. §609 and 37 C.F.R. §§1.56, 1.97-1.99, applicant submits herewith an information disclosure citation which lists references cited in a Search Report issued in connection with a corresponding PCT application. A copy of each of the references is enclosed. A copy of the Search Report is also enclosed.

I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as "first class mail" in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" on May 16, 2003.
STEINBERG & RASKIN, P.C.
BY: *Annette McPherson*

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This submission does not represent that a search has been made or that no better art exists. While the term "references" is used in citing the publications called to the examiner's attention herein, applicants do not make any admission that each or all of them are "prior art" references within the meaning of the statutory and case law.

Applicant reserves the right to contend, where appropriate, that a reference asserted against any claim of the present application is not prior art under the facts and the law.

Applicant also reserves the right to present appropriate arguments and/or evidence to establish patentability over the references, should one or more of the references be applied against the claims of the present application.

Applicant respectfully requests that the examiner independently determine those items which the examiner would consider the most pertinent of all the references cited herein.

This Information Disclosure Statement is being filed prior to the receipt of the first office action therefore no fee is due.

Applicant respectfully requests that the references be considered and made of record.

Respectfully submitted,
STEINBERG & RASKIN, P.C.

By: 

Paul J. Higgins

Reg. No. 44,152

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Encl:

Form 1449;

4 references;

Copy of International Search Report.

FORM PTO-1449
(REV. 7-80)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.: 684.1002

SERIAL NO.: 09/882,992

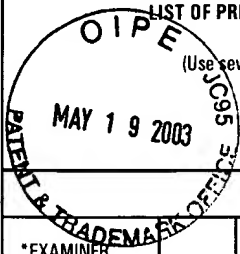
LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT(S): Bill DESANE

FILING DATE: June 14, 2001

GROUP: 2161



U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	5	2	3	3	5	6	6	05/2001	Levine et al.	705	37	
	AB	5	9	3	3	2	0	6	11/1999	Oppenheimer	705	37	
	AL	5	6	0	3	6	5	0	11/1997	McClelland et al.	395	236	
	AD	5	6	4	4	7	2	6	07/1997	Oppenheimer	395	238	
	AE												
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FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
													YES	NO
	AL													
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OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AQ	
	AR	
	AS	

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.